

Student Handbook



Version 4, August 2009



CONTINUING PROFESSIONAL DEVELOPMENT & NATIONALLY RECOGNISED TRAINING

UNLOCK YOUR POTENTIAL



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1 ABOUT GOLD SEAL

Gold Seal Practice Management (Gold Seal) is a Registered Training Organisation (RTO) complying with administrative, delivery, staffing, facility, marketing, financial, quality assurance and assessment standards agreed to by Federal, State and Territory Governments in Australia. The State Government registering authority monitors and subjects us to regular external audit to verify adherence to these standards.

Gold Seal conduct the delivery of training and assessment activity in accordance with:

- AQTF Standards for Registered Training Organisations
- RTO policies procedures and Code of Practice
- Other requirements imposed by agreement, legislation and regulation

Gold Seal's Trainers and Assessors have minimum qualifications as follows:

- Demonstrated vocational competence to at least the level of the qualification that they are delivering and/or assessing.
- Demonstrated competence in training and assessment equivalent to the Certificate IV in Assessment and Workplace Training.

A copy of our *Code of Practice* can be found on our website www.goldseal.com.au . The Code of Practice details the policies and management practices we have implemented in order to maintain high professional standards in the delivery of education and training services and which safeguard the educational interests and welfare of staff and students.

1.1 About this Handbook

This handbook is aimed at students who have enrolled, or potential students who are considering enrolling, in an education programme provided by Gold Seal. This handbook explains essential factors associated with undertaking a programme of study with Gold Seal including:

- General Information about the Education and Student Support Services offered through Gold Seal
- An outline of the available programmes
- Enrolment information and procedures
- Information and procedures relating to assessments
- Complaint and feedback procedures

1.2 Contacting Gold Seal

If you have any questions or feedback regarding the content of this handbook or would like additional information on any of Gold Seal's education programmes, please contact us.

Phone: 03 9510 5100
Email: education@goldseal.com.au

2 INTRODUCTION

2.1 Education Services

Gold Seal is committed to providing high quality education services that embrace the true principles of competency-based learning and assessment. Drawing on our extensive knowledge of financial services compliance requirements and the compliance, risk management and operational practices for financial services organisations, we have created education programmes which aim to deliver qualified, professional staff for the financial services sector.

With this philosophy in mind, all of our materials are written for those that are currently employed within the relevant industry workplace to enable a combination of theory, industry best-practice and use of actual workplace policy and procedures.

For information on Australia's Vocational Education and Training System refer to Gold Seal's website www.goldseal.com.au

Course Selection and Entry Criteria

Selection for enrolment in our programmes will be approved for applicants who meet the entry criteria detailed in individual course brochures. We encourage you to contact Gold Seal to help you identify the appropriate programme of study for your needs prior to enrolment.

2.1.1 Course Delivery

Gold Seal [programmes](#) are delivered via either distance education or through a blended delivery option.

Distance Education

Distance education is a method of study in which both the learning material and the assessment activities (workplace assignment) are provided to the student at the outset.

When studying via distance education you are expected you to use the learning material as a guide; reviewing the content and exploring your own workplace and industry sources for relevant additional materials that can be applied to the assessment activities.

Blended Delivery

Blended delivery involves a combination of distance education, facilitated workshops and assessment activities (workplace assignment). Blended delivery is available for some of the module requirements in each qualification.

More information on programmes and available delivery options is located in the next chapter.

2.1.2 Assessments

Assessments are in the form of a *Workplace Assignment* that includes a combination of any, or all, of the following:

- Multiple Choice, True/False and Fill-the-Gap questions
- Short answer questions
- Workplace activities
- Case studies
- Workplace observation

A hard copy of the completed workplace assignment must be mailed to Gold Seal in Melbourne by the due date.

Credit Transfers

If you have completed relevant units of competency from your programme at another RTO you may be eligible to receive Credit Transfers on presentation of a verified transcript, Award or Statement of Attainment. You should contact Gold Seal prior to enrolment to discuss available Credit Transfer options.

There are no fees associated with obtaining Credit Transfers.

Recognition of Prior Learning

If you believe you can demonstrate the required knowledge and skills for some of the competencies in your programme you may be eligible to apply for [Recognition of Prior Learning](#) (RPL). Application may only be made at the time of your enrolment and must be made using the RPL Application Form, provided on request. We encourage you to discuss RPL opportunities with Gold Seal prior to enrolment.

Gold Seal charges an RPL fee. For current fees and charges, please contact Gold Seal.

2.1.3 Study Periods and Time Commitment

Gold Seal does not use fixed study periods and therefore study can commence at any time of the year, allowing maximum flexibility in when studies are undertaken.

Because you will be working at your own pace it is difficult to estimate how long it will take you to complete the module/s. You may work as quickly as you like, however a final due date will be provided to you in the covering email issued with the materials. It is recommended you allocate at least 2-5 hours a week to work on your assessment.

2.1.4 Required Resources

You will need access to the following resources in order to undertake study with Gold Seal:

- A computer with internet access
- An active email account
- Access to workplace policies, procedures and documents
- A senior colleague, team leader or manager to act as mentor / coach and provide support for some workplace activities and/or case studies

2.2 Student Support Services

If you require general support, welfare or guidance you should contact either:

- Employee Assistance programs available through your employer; or
- Gold Seal who will assist where possible, or refer you to an appropriate external party for assistance

2.2.1 Education Support Services

If you require assistance with completing your studies; need help with a specific assessment activity; or need to request a reasonable adjustment for an assessment activity, you have access to three levels of support as described on the following page.

Level 1 Support

Level 1 support is available free to all students and can be used whenever it is required. You are encouraged to contact us for Level 1 support as soon as you encounter a difficulty rather than leave it until your assessment is due. We endeavour to respond to Level 1 support queries on the same day or the next business day.

Level 1 support is available via email or phone as follows:

- Email support via education@goldseal.com.au
- Telephone support on ph: 03 9510 5100

Level 2 (Technical) Support

Where our experienced Education Consultants are not able to assist you, they may refer your enquiry on to one of our Assessors for Level 2, or technical support. This service is free to all students and will be arranged by a Gold Seal Education Consultant if required. You will need to provide phone and email contact details to the consultant taking your initial call to enable the Assessor to contact you, usually within 2 business days.

Level 3 (Intensive Coaching) Support

One to one or small group (max 5 students) intensive coaching in the workplace is available for students that require further support not able to be satisfied through Level 1 or 2 Support services. Please note that additional fees apply for Level 3 Support and you should contact Gold Seal for a quote if this service is required.

2.3 General Information

2.3.1 Access and Equity Policy

Our *Code of Practice* includes an access and equity policy. This document is available on our website. All staff at Gold Seal are responsible for adhering to this policy. Please contact Gold Seal if you need to discuss any access or equity issues.

2.3.2 Collection of Personal Information

Personal information is collected solely for the purpose of operating as a Registered Training Organisation under the Australian Quality Training Framework administered by the Victorian Government who are the registering authority. The requirements of the registering authority may require the release of your personal information for the purposes of audit or for collection of data by Commonwealth and State Government departments and agencies. It is a requirement of the Australian Qualifications Framework that students can access personal information held by Gold Seal Practice Management and may request corrections to information that is incorrect or out of date. Please apply to Gold Seal if you wish to view your own records.

Employer Sponsored Training

If your studies are being paid for by your employer it is considered 'employer sponsored training'. In these circumstances each employer is asked to nominate a main contact; usually this is the owner, a senior manager, training manager or compliance manager. The employer contact in these cases may request a copy of your results and/or periodic progress reports. You agree to this arrangement by signing the enrolment form and are responsible for providing us with updated details in the event that you change employers.

2.3.3 Complaints and Student Code of Conduct

We have a complaints policy to provide you with a fair and equitable process for resolving any disputes or complaints you may have.

You are required to follow the [Student Code of Conduct](#) at all times. Failure to follow the *Student Code of Conduct* may involve the imposing of sanctions including being withdrawn from the programme.

2.3.4 Language, Literacy and Numeracy

Language, literacy and numeracy expectations are based on the National Reporting System established by the Australian National Training Authority and the Federal Government.

Certificate I and II level qualifications

The learner's language, literacy and numeracy levels are expected to be equivalent to Level 2 of the National Reporting System.

Certificate II, IV and Diploma level qualifications

The learner's language, literacy and numeracy levels are expected to be equivalent to Level 3 of the National Reporting System.

Please note that for financial services qualifications available through Gold Seal, you are expected to have a minimum language, literacy and number equivalent to Year 10.

Reasonable adjustments will be made to assessment tasks for individuals who have language, literacy or numeracy difficulties. If this is not sufficient, we will refer you to an appropriate agency for assistance. You will be expected to arrange for payment of any fees associated with these services.

2.3.5 Pathways

Registered Training Organisations and TAFE Colleges must recognise the qualifications and statements of attainment issued by any other Registered Training organisation. This means that you may be eligible for credit towards programmes conducted by other Registered Training Organisations and TAFE Colleges based on what you achieve with Gold Seal.

2.3.6 Qualifications to be Issued

When you complete all assessment requirements for a qualification you will be awarded a certificate corresponding to the completed programme. If you complete the assessment requirements for part of a qualification you will be awarded a Statement of Attainment indicating which modules or units of competency you have completed.

2.3.7 Relevant Legislation

A range of legislation is applicable to all staff and students. Information on relevant legislation can be found at the following websites:

- OHS & Workers Compensation <http://www.safeworkaustralia.gov.au/swa/>
- EO <http://www.humanrights.gov.au/about/index.html>
- VET <http://www.skills.vic.gov.au/>
- Privacy <http://www.privacy.gov.au/>

Use the web sites indicated, or contact Gold Seal if you require further information.

3 PROGRAMMES

Gold Seal offers a range of qualifications and short courses, all leading to the achievement of nationally recognised units of competency and/or industry accreditation requirements.

There are two levels of compliance within ASIC RG 146, Tier 1 and Tier 2:

- Tier 1 compliance is compulsory for those giving advice in insurance broking, life insurance and superannuation, financial planning, and personal accident and sickness.
- Tier 2 general insurance compliance is compulsory for those who provide advice on all other general insurance products except personal accident and sickness.

3.1 Qualifications

Qualification	Suitable for	ASIC (RG146 Compliance)	Pathways
Certificate IV in Financial Services FNS40107	New staff to insurance Junior Brokers Traineeships	Tier 2 (General Insurance Products)	Provides 1 module credit for the Gold Seal Diploma
Diploma of Financial Services (Insurance Broking) FNS50107	Experienced Brokers Account Executives Senior Account Executives	Tier 1 (Insurance Broking)	

3.1.1 Certificate IV in Financial Services – FNS40107

The Certificate IV in Financial Services is a general financial services qualification aimed at new or recent entrants to the insurance sector, junior brokers, those undertaking a **traineeship** looking to obtain a qualification that includes Tier 2 accreditation, or individuals wanting to upgrade their Tier 2 accreditation to a full qualification. This programme includes ASIC (RG146) Tier 2 accreditation for general insurance products.

*Blended Learning Option

The *Tier 2: Advising on Retail Products* component of the Certificate IV may be undertaken as a blended learning option involving a 1-day facilitated workshop.

More information on this programme including module descriptions and costs can be found in the programme brochure which is available on the Gold Seal website or by contacting Gold Seal.

3.1.2 Diploma of Financial Services (Insurance Broking – FNS50107)

The Diploma of Financial Services (Insurance Broking) is a specialist qualification aimed at existing insurance broking staff. It is suitable for account executives or senior account executives wishing to attain a qualification or upgrade their Tier 1 Accreditation to a full qualification. This course is also a suitable qualification for those individuals looking to take on responsible manager duties in an insurance brokerage.

*Blended Learning Option

The Tier 1 Insurance Broking Compliance component of the Diploma may be undertaken as a blended learning option involving a 2-day facilitated workshop.

More information on this programme including module descriptions and costs can be found in the programme brochure which is available on the Gold Seal website or by contacting Gold Seal.

3.2 Short Courses

Programme	Suitable for	ASIC (RG146 Compliance)	Delivery Method
Tier 2 Accreditation for General Insurance Products	Insurance sector staff with 6 months industry experience seeking Tier 2 Accreditation Also suitable for Underwriting Agency staff.	Tier 2 General Insurance Products	Distance education or Blended delivery including 1-day workshop
Tier 1 (Insurance Broking) Accreditation	Insurance broking staff with 12 months industry experience seeking Tier 1 Accreditation	Tier 1 (Insurance Broking)	Distance education or Blended delivery including 2-day workshop
Tier 1 General Insurance to Insurance Broking Bridge	Staff from General Insurance background moving into broking	Tier 1 (Insurance Broking)	Distance education or Blended delivery including 2-day workshop
Tier 1 to Diploma Upgrade	Insurance broking staff who have already completed Tier 1 (Insurance Broking)	N/A	Distance education
Tier 2 General Insurance – General Advice	Licensees with restricted product range	Tier 2 General Advice	In-house Workshop or Distance education

3.2.1 Tier 2 Accreditation for General Insurance Products

The Tier 2 Accreditation short course programme is suitable for all insurance sector staff requiring ASIC (RG146) Accreditation for providing personal and general advice to retail clients on Tier 2 general insurance products (does not cover sickness and accident). It can also be completed by Underwriting Agency staff.

This Tier 2 Short Course only covers the two ASIC Advising competencies required for Tier 2 accreditation. Completion of this short course version means there is no pathway to Certificate IV in Financial Services.

This programme can be completed via distance education or via a blended delivery option involving a 1-day facilitated workshop.

Entry Criteria

This programme assumes that students are currently working in the insurance sector, have a minimum of 6 months insurance sector experience and have completed a comprehensive induction programme.

Recognition of Prior Learning

Please note that RPL is not available for Tier 2 Accreditation.

3.2.2 Tier 1 (Insurance Broking) Accreditation

The Tier 1 accreditation programme is suitable for insurance broking staff requiring ASIC (RG146) Accreditation for providing personal and general insurance broking advice to retail clients. It also covers product training relevant to the Tier 1 general insurance product sickness and accident. This programme DOES NOT cover the Tier 2 general insurance products.

This programme can be completed via distance education or via a blended delivery option involving a 2-day facilitated workshop.

Entry Criteria

This programme assumes that students are currently working in an insurance brokerage, have a minimum of 12 months insurance industry experience and have completed Tier 2 accreditation for general insurance products.

3.2.3 Tier 1 General Insurance to Insurance Broking Bridge

This Tier 1 accreditation programme is suitable for staff from a General Insurance background moving into broking who require ASIC (RG146) Accreditation for providing personal and general insurance broking advice to retail clients. It also covers product training relevant to the Tier 1 general insurance product sickness and accident. This programme DOES NOT cover the Tier 2 general insurance products.

3.2.4 Tier 1 to Diploma of Financial Services (Insurance Broking) Upgrade

This Tier 1 accreditation programme is suitable for Insurance broking staff who have already completed Tier 1 (Insurance Broking) and would like to go on and complete their Diploma of Financial Services (Insurance Broking). Generally this will involve completion of a distance education module and an RPL application.

Contact Gold Seal for an individual learning pathway for your upgrade.

3.2.5 Tier 2 General Insurance – General Advice

This Tier 2 General Advice accreditation is suitable for licensees with restricted product range. Ideally it will be delivered as an in-house workshop and customised for the audience.

Please contact Gold Seal for further information.

More information on all these programmes including module descriptions, learning outcomes and costs can be found in the programme brochures which are available on the Gold Seal website or by contacting Gold Seal.

4 STUDENT CODE OF CONDUCT

4.1 Student Rights

The following rights of students are to be respected and adhered to at all times:

- Be treated with respect from others, to be treated fairly and without discrimination, regardless of religious, cultural, racial and sexual differences, age, disability or socio-economic status
- To be free from all forms of intimidation
- To work in a safe, clean, orderly and cooperative environment
- To have personal property (including computer files and student work) and the Registered Training Organisation property protected from damage or other misuse (this includes cheating and plagiarism)
- To have any disputes settled in a fair and rational manner (this is accomplished by the complaint procedure)
- To work and learn in a supportive environment without interference from others
- To express and share ideas and to ask questions
- To be treated with politeness and courteousness at all times

4.2 Student Behaviour Obligations

Students are expected to adhere to the following behaviour obligations at all times:

- Students will respect others and treat those involved in the training and assessment (work colleagues, all Gold Seal staff, other students etc.) fairly and without discrimination, regardless of religious, cultural, racial and sexual differences, age, disability or socio-economic status
- Students will not engage in any acts or behaviour which intimidates others (work colleagues, Gold Seal staff, other students etc.) involved in the training and assessment process, whether such intimidation is intentional or unintentional.
- Students will respect the personal property of others and the property of the Registered Training Organisation (Gold Seal) from damage or misuse (this includes copyright infringements, intellectual property laws and cheating and plagiarism)
- Students will follow the reasonable directions of Gold Seal and Gold Seal staff in relation to all aspects of their training and assessment, this includes actions relating to maintaining acceptable academic progress and the completion and submission of training and assessment activities
- Students will comply with all legislative requirements relevant to the completion of training and assessment activities, inclusive, but not limited to, Occupational Health & Safety and National Privacy Principles
- Refer any complaints or disputes to Gold Seal for resolution

4.2.1 Misconduct and Plagiarism

Students should take special note that misconduct and plagiarism will not be tolerated under any circumstances. All instances on these events will be treated as a significant breach of the Student Code of Conduct and will be subject to the disciplinary procedure.

General Misconduct

General misconduct means any behaviour in relation to people or property which is contrary to generally accepted standards of behaviour and the Student Code of Conduct. General misconduct will not be tolerated under any circumstances.

Academic Misconduct

Academic misconduct includes cheating and other actions which seek to obtain an unfair advantage or activities in which the intention is that the student will obtain an unfair advantage. Academic misconduct will not be tolerated under any circumstances and includes (but is not restricted to) any of the following activities:

- Plagiarism
- Allowing another student to copy all or part of your work
- Having another person complete the assessment activities for you
- Submitting all or part of another student's work as your own
- Changing or deleting any assessment activities / questions*

*Please note that this **does not** include any reasonable adjustments that are made by Gold Seal. Specific instructions will be given to you by Gold Seal if a reasonable adjustment is made to an assessment activity to preclude any appearance of cheating.

Plagiarism

Plagiarism is the use of ideas that are not your own. If using ideas obtained from research of publications, books websites etc. in your work, you should take care to correctly reference the source of the material in order to prevent such instances. Guidance regarding referencing is provided in the introduction to each module. If you require additional assistance you should contact Gold Seal.

4.2.2 Maintaining Acceptable Academic Progress

Students are expected to manage their time appropriately so that assessments can be submitted by the due date and should note that due dates already include allowances for usual work and family commitments.

If you are having difficulty managing your time, you should speak to your workplace supervisor in the first instance. Students in significant difficulty should also refer to the extension and deferral policies.

Where students fail to maintain adequate academic progress, disciplinary procedures will apply.

4.3 Disciplinary Procedure

For non-compliance with the *Student Code of Conduct* the following three-step procedure for discipline will be followed:

Step 1

A member of Gold Seal's staff will contact students and /or their workplace contact, in the first instance to discuss the issue or behaviour & to determine how the issue might be rectified. This discussion and its outcomes will be documented and included on the student's training file.

Step 2

Where the issue or behaviour continues, students will be invited by Gold Seal to discuss this issue further. This discussion and its outcomes will be documented, signed by all parties and included on the student's training file.

Step 3

Should the issue or behaviour continue, the student will be provided with a final warning in writing and a time frame in which to rectify the issue. A copy of this warning will be included on the student's training file.

After the three steps in the discipline procedure have been followed, should the issue or behaviour still continue, education services will be withdrawn and the student will be notified in writing that their enrolment has been terminated.

At any stage of this procedure students are able to access the complaint procedure to settle any disputes that may arise.

5 ENROLMENT & ADMINISTRATION

5.1 Enrolment Definitions and Related Procedures

The following is a list of definitions and the associated processes relating to enrolment.

5.1.1 Credit Transfer

Credit transfer is the process of recognising the qualifications and Statements of Attainment issued by other Registered Training Organisations (RTOs). It involves exempting a student from enrolling in and being assessed in a unit or units because they have been granted recognition for having completed the identical or equivalent units at another RTO.

If you have completed, or partially completed vocational education and training courses and can produce appropriate documentation relating to the units of competency undertaken, we encourage you to speak to Gold Seal prior to your enrolment to determine any available credit transfers.

Application Process

In order to apply for credit transfers you will need to:

1. Forward verified Award/s or Statement/s of Attainment to Gold Seal
2. Gold Seal will map the units of competency listed on your Award and/or Statement of Attainment against the units of competency in the Gold Seal programme you are enrolling in and determine any available credit transfers
3. You will be advised in writing of any available credit transfers and how this will affect the learning pathway for your chosen programme
4. Once you enrol in the course, any credit transfers will be marked as an 'exemption' in your student records

5.1.2 Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) is the formal acknowledgement of skills, knowledge and attitudes held as a result of education and training, work experience and/or life experience.

Competencies for which RPL is being requested may have been developed through formal education and training; work experience or training; or through life experiences. The RPL process requires a formal assessment of **current** skills, knowledge and attitudes.

If you have previous industry experience or at least 12 months work experience in a professional services environment we encourage you to speak to Gold Seal prior to enrolment to determine any potential RPL opportunities.

Application Process

In order to apply for RPL you will need to:

1. Complete the RPL application form detailing the unit/s of competency for which RPL is sought and the evidence being provided to demonstrate current competency.
2. Attach the required evidence, including an up to date CV / resume, current job description, letter from current employer attesting to current skills and knowledge and verified copies of certificates for any completed training courses
3. Forward the completed application form and required evidence to Gold Seal for assessment

4. A Gold Seal assessor will then review the information you provided to determine if current competence has been demonstrated
5. If current competence has not been demonstrated you may be asked to forward additional evidence or undertake assessment activities
6. Once competency has been demonstrated your student records will be updated to show that competency for the relevant unit/s has been achieved via RPL

5.2 Enrolment

Enrolment is the process of registering for a programme of study at Gold Seal. Gold Seal is required to collect information about each student in order to comply with government reporting requirements. This information is held in the strictest confidence by Gold Seal and is not used for any purpose other than mandated government reporting.

As part of the enrolment process each student will be asked to sign a declaration agreeing to the terms and conditions of study such as following the Student Code of Conduct and agreeing to the assessment and fee refund policy. This information is included within this handbook.

Prior to enrolment, we encourage prospective students to provide Gold Seal with copies of certificates for previous studies, their CV / resume and current job description so that an initial determination of potential Credit Transfer and RPL opportunities can be made.

5.2.1 How to Enrol

To enrol, you will need to:

1. Complete the enrolment form available from Gold Seal
2. Forward the enrolment form to Gold Seal together with:
 - Verified copies of any Awards or Statements of Attainment issued for previous studies you have undertaken
 - A copy of your current CV / resume
 - A copy of your current job description
3. Once your enrolment paperwork has been received it will be processed by Gold Seal, usually within 2 business days

Confirmation of Enrolment

As confirmation of your enrolment you will receive:

- A welcome letter detailing your student number, programme outline, an individual learning pathway that takes into account any Credit Transfers and recommended RPL opportunities and a list of suggested evidence suitable to support the RPL recommendations
- If applicable, a customised RPL application form for completion and submission with your RPL evidence for assessment
- Information relating to applicable fees and charges for your programme, including the amount of your initial invoice (this will be detailed in your letter)

Issuing of Material

Distance Education modules are issued one at a time (by email) and in the order listed on your individual learning pathway, unless special arrangements have been made with Gold Seal at the time of enrolment.

Material for your first module (or pre-course work for blended delivery programmes) will be issued upon payment of the initial invoice.

Future modules will be issued once the assessment for the previous module has been returned and the invoice for the next module has been paid.

More information on fees & charges can be found in the course brochures or contact Gold Seal.

5.2.2 Enrolment Variations

An enrolment variation can occur for a variety of reasons including course changes, deferral of studies and withdrawal from studies. [Fees and charges](#) are associated with some enrolment variations.

Course Changes

You may choose to transfer from one programme to another at any time prior to the completion of the enrolled programme. In the event that you need to change your programme of study, please contact Gold Seal.

An administration fee is payable for course changes.

Deferral

If your personal or work circumstances change and you feel that you will be unable to complete your studies by the due date, you may wish to consider deferring your studies for a period of time.

In some cases, the employer's support will be sought before approval for deferral is granted.

Students considering a deferral of studies should refer to the procedures outlined in 'Assessments' and contact Gold Seal. An administration fee is charged for deferring your studies as approved by Gold Seal.

Withdrawal

You may withdraw from your studies at any time by advising Gold Seal in writing. No fees are payable when withdrawing from studies.

Gold Seal may withdraw your enrolment for any of the following:

- Breaches of the Student Code of Conduct
- Failure to recommence studies within the required time-frame after a deferral period
- Failure to submit assessment by due date after reminders made

5.3 Fees and Charges

Gold Seal has the following fees and charges which may be applied to your studies.

Module Fees

This is the fee charged for undertaking studies in that module.

RPL fees

This is the fee charged for assessment and determination of competencies that will be recognised as achieved through RPL rather than formal study.

Traineeships

This is the fee charged for administering a trainee while undertaking studies.

Late Assessment Fees

This is the fee charged for assessment of modules submitted after the due date.

Deferral Fees

This is the fee charged for deferring your studies as approved by Gold Seal.

Refund and Cancellation Policy

Students wishing to withdraw from their enrolment must notify Gold Seal in writing (email is acceptable). No refunds will be granted for distance education material already issued. If a student withdraws from a workshop programme more than 14 days prior to the scheduled course date a refund of the full fee, less an administration fee, will be made. No refunds will be given for withdrawals less than 14 days prior to the scheduled course date. RPL fees are non-refundable.

6 ASSESSMENTS

6.1 Assessment Standards

6.2 Time frames for the submission of assessments

All students will be advised of a due date for their assessment in the email containing the module / assessment materials. When setting the due dates Gold Seal have taken into account the usual work and/or family pressures that may arise from time to time.

Students are required to complete their assessment within the required time and submit their assessment to Gold Seal on or before the due date advised in their email. Assessments received after the due date, and where no extension was granted, will be treated as late assessments.

Under no circumstances will assessments be accepted for marking more than 6 months after the due date.

How to submit your Assessment

To submit your assessment, you will need to:

1. Complete all assessment activities as instructed
2. Print a hard copy of the completed assessment
3. Complete the checklist and assignment declaration on the front of the assessment
4. Mail the assessment to Gold Seal at the following address:
**PO Box 3072
Ripponlea Vic 3185**
5. You will receive an email from Gold Seal confirming receipt of your assessment
6. All assessments will be marked within 4 weeks of receipt and you will be advised by email if any activities require resubmission or additional information

6.2.1 Extension Policy

If, due to unforeseen or exceptional circumstances (e.g. significant illness) students will be unable to complete their assessment within the required time frame, they may submit a written request for an extension. **All requests for an extension must be received before the due date.**

Generally, a **once only extension of six weeks** will be granted and students will be advised via return email of the new due date. Assessments received after the new due date will be treated as late assessments and incur a late assessment fee.

If your employer is sponsoring your training it is recommend you inform them of an extension request.

How to Request an Extension

To request an extension, you will need to:

1. Send an email to education@goldseal.com.au. Your email must include:
 - Your name
 - Your student number
 - The name of the module / workshop that the assessment relates to
 - The reason for your request
2. You will receive an email from Gold Seal advising the outcome of your request and, if applicable, advising of a new due date

6.3 Late Assessments

Assessments received after the due date will be considered late. Acceptance and correction of late assessments will be subject to the following conditions and payment of the applicable late assessment fee:

1. Assessments **received within six weeks of the due date** will be accepted for marking; however they will not be assessed until payment of a *late assessment* fee has been received.
2. Assessments **received more than six weeks after the due date** but within 6 months of the assessment due date will be accepted for marking; however they will not be assessed until payment equal to the current cost of the module has been received.

Please note that students who feel that they will be unable to complete and submit their assessment within six weeks of their due date should contact the Education Manager at Gold Seal on 03 9510 5100 to discuss their circumstances and options.

For further information on fees and charges contact Gold Seal.

6.4 Deferring an Enrolment

Students can defer their enrolment subject to approval from Gold Seal and the workplace (where applicable). A deferral fee will apply.

Requests to defer are to be sent via email to: education@goldseal.com.au and must include your name and the reason for the request.

If granted students will be advised via return email of the last date on which they may reinstate the enrolment.

Students can reinstate their enrolment by contacting Gold Seal via email at any time before expiry of the deferral period. Upon payment of the *deferral* fee, students will be issued with the current version of the module they are due to complete and an applicable assessment date.

Students who do not reinstate their enrolment before the deferral period has expired will be withdrawn from the programme.

6.5 Feedback

Where students are assessed as not competent they will be provided with additional feedback on their assessment outcome to assist in achieving the required performance standard on reassessment.

6.6 Reassessment

Students who are dissatisfied with their assessment outcome may apply for reassessment by contacting Gold Seal Practice Management.

7 STUDENT COMPLAINTS

If you have a complaint regarding any matter related to your study we encourage you to contact us in order to take action to correct the situation and to prevent it from happening again.

We will attempt to resolve problems through discussion and conciliation. Where a complaint cannot be resolved through discussion and conciliation, we acknowledge the need for an appropriate external and independent agent to mediate between the parties.

How to make a complaint

All complaints should be sent to our Complaints Officer via email hrservices@goldseal.com.au or telephone 03 9510 5100 during office hours.

All complaints will be managed fairly and equitably; as efficiently as possible; and in the strictest confidence.

Documentation including the nature of the complaint, date of lodgement, response provided and actions taken will be placed on your student file.

Appeals

If resolution does not occur, or is inappropriate then the student may appeal and Gold Seal Practice Management will refer you to an independent, external arbiter.

Students may make a complaint about Gold Seal's education services to the Victorian Registration and Qualifications Authority. Telephone (03) 9637 2806 or visit their website <http://www.vrqa.vic.gov.au/complaints> for more details.

Improvements

Gold Seal Practice Management will implement any improvement actions arising from the complaint and record them.